

Fill in this information to identify the case:

Debtor 1 Orval L. Bush Jr.
Debtor 2

United States Bankruptcy Court for the: Eastern District of Michigan, Detroit Division District of MI
(State)

Case Number 1641733

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:
MTGLQ Investors, L.P.

Court claim no (if known): 3

Date of payment change: 02/01/2018
Must be at least 21 days after date of
this notice

Last four digits of any number you use to identify the
debtor's account: 1076

New total payment: \$775.18
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$290.65 New escrow payment: \$516.37

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: New interest rate:
Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Adjustment

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: New mortgage payment:

Debtor 1 Orval L Bush Jr.

Case Number (if known) 1641733

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor

☒

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Lois Gober

Date 01/03/2018

Signature

Print Lois Gober

Title Bankruptcy Case Manager

Company Shellpoint Mortgage Servicing

Address PO Box 10826

Greenville

SC

29603-0826

Contact phone

Email

mtgbk@shellpointmtg.com

UNITED STATES BANKRUPTCY COURT

Eastern District of MI , Detroit

In Re: Orval L Bush Jr

Case No: 16-41733
Chapter: 13

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 1-3-2018.

COURT:

District of MICHIGAN EASTERN (DETROIT)

TRUSTEE:

DAVID W RUSKIN
1100 TRAVELERS TOWER 2655 EVER
SOUTHFIELD, MI 48076

DEBTORS COUNSEL:

DAVID LUTZ LAW PC
3250 W BIG BEAVER RD STE 300
TROY , MI 48084 -2909

DEBTORS:

ORVAL L BUSH JR
11322 JEWETT AVE
WARREN, MI 48089 -3827

/s/ Lois Gober

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826
(800) 365-7107
mtgbk@shellpointmtg.com



Shellpoint Mortgage Servicing
55 Beattie Place
Suite 110
Greenville, SC 29601
For Inquiries: (800) 365-7107

Final

ORVAL L BUSH JR.
IN THE ESTATE OF FRANCES BUSH
11322 Jewett Ave
Warren MI 48089

Analysis Date: December 30, 2017
Loan: [REDACTED] 1076

Property Address:
11322 Jewett
Warren, MI 48397

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Feb 01, 2018	Prior Esc Pmt	March 01, 2017	Escrow Balance Calculation	
P & I Pmt:	\$258.81	\$258.81	**		P & I Pmt:	\$258.81	Due Date:	Mar 01, 2017
Escrow Pmt:	\$290.65	\$516.37			Escrow Pmt:	\$290.65	Escrow Balance:	(\$4,020.06)
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$3,197.15
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment:	\$549.46	\$775.18			Total Payment:	\$549.46	Anticipated Escrow Balance:	(\$822.91)

Shortage/Overage Information		Effective Feb 01, 2018
Upcoming Total Annual Bills	\$3,614.06	
Required Cushion	\$602.34	
Required Starting Balance	\$1,759.49	
Escrow Shortage	(\$2,582.40)	
Surplus	\$0.00	

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$602.34. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$602.34 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Feb 2017 to Jan 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$0.00	(\$4,399.68)
Feb 2017		\$398.84		*		\$0.00	(\$4,000.84)
Mar 2017		\$299.57		*		\$0.00	(\$3,701.27)
Apr 2017		\$599.14		*		\$0.00	(\$3,102.13)
May 2017			\$2,663.00	*	Hazard	\$0.00	(\$5,765.13)
Jun 2017		\$599.14		*		\$0.00	(\$5,165.99)
Jul 2017		\$299.57		*		\$0.00	(\$4,866.42)
Aug 2017		\$299.57		*		\$0.00	(\$4,566.85)
Aug 2017			\$552.52	*	City Tax	\$0.00	(\$5,119.37)
Sep 2017		\$599.14		*		\$0.00	(\$4,520.23)
Oct 2017		\$599.14		*		\$0.00	(\$3,921.09)
Nov 2017		\$299.57		*		\$0.00	(\$3,621.52)
Dec 2017			\$27.36	*	City Tax	\$0.00	(\$3,648.88)
Dec 2017			\$371.18	*	City Tax	\$0.00	(\$4,020.06)
					Anticipated Transactions	\$0.00	(\$4,020.06)
Dec 2017		\$2,906.50 P					(\$1,113.56)
Jan 2018		\$290.65 P					(\$822.91)
	\$0.00	\$7,190.83	\$0.00	\$3,614.06			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:
Loan: [REDACTED] 1076

December 30, 2017

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Feb 2018	\$301.17		Starting Balance	(\$822.91)	\$1,759.49
Mar 2018	\$301.17			(\$521.74)	\$2,060.66
Apr 2018	\$301.17			(\$220.57)	\$2,361.83
May 2018	\$301.17			\$80.60	\$2,663.00
Jun 2018	\$301.17	\$2,663.00	Hazard	\$381.77	\$2,964.17
Jul 2018	\$301.17			(\$1,980.06)	\$602.34
Aug 2018	\$301.17	\$552.52	City Tax	(\$1,678.89)	\$903.51
Sep 2018	\$301.17			(\$1,930.24)	\$652.16
Oct 2018	\$301.17			(\$1,629.07)	\$953.33
Nov 2018	\$301.17			(\$1,327.90)	\$1,254.50
Dec 2018	\$301.17	\$371.18	City Tax	(\$1,026.73)	\$1,555.67
Dec 2018	\$301.17	\$27.36	City Tax	(\$1,096.74)	\$1,485.66
Jan 2019	\$301.17			(\$1,124.10)	\$1,458.30
	\$3,614.04	\$3,614.06		(\$822.93)	\$1,759.47

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$822.91). Your starting balance (escrow balance required) according to this analysis should be \$1,759.49. This means you have a shortage of \$2,582.40. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months. We anticipate the total of your coming year bills to be \$3,614.06. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$301.17
Surplus Reduction:	\$0.00
Shortage Installment:	\$215.20
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$516.37

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$559.98 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

✂ Detach Here

 **Shellpoint**
Mortgage Servicing
Shellpoint Mortgage Servicing
55 Beattie Place
Suite 110
Greenville, SC 29601
(800) 365-7107

Escrow Shortage Reply (This is not a bill)

Loan Number: [REDACTED] 81076
Full Shortage Amount: \$2,582.40
Payment Amount: \$ _____

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of \$215.20.

IF YOU CHOOSE to pay your shortage in full, please visit <http://www.shellpointmtg.com/> in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039